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12 UNITED STATES BANKRUPTCY COURT  
13 NORTHERN DISTRICT OF CALIFORNIA  
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15 In re: CASE NO. 10-54320ASW  
16 CHAPTER 13  
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18 R.S. No. : KJL-793  
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20 TRACY G. SPEARS, **RESPONSE TO MOTION FOR RELIEF  
21 FROM STAY**  
22

23 Date: October 5, 2011  
24 Time: 2:15 p.m.  
25 Room: 3020

26 Debtor. /  
27

28 Moving Party requests relief from stay filed by U.S. Bank, N.A. and represents as  
1 follows:

1 1. Debtor has filed a request for a loan modification with U.S. Bank, N.A. and a  
2 Declaration regarding status of debtor's request for a loan modification.  
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4 2. Attached as Exhibit A is the Declaration and fax transmittal.  
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6 3. Debtor is prepared to pay 31% of her total gross monthly income as adequate  
7 protection payments less payments she makes for homeowner's insurance. Her gross  
8 monthly income is \$3,500.00. The homeowner's insurance payment is \$55.00. She is  
9 willing to pay \$1,030.00 per month as adequate protection payments pending a loan  
10 modification.

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12 Respectfully submitted:  
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14 Dated: October 4, 2011 /s/Michael K. Mehr  
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